



### WHY IS THE SENIOR CRIME PREVENTION UNIVERSITY IMPORTANT?

With 15 percent of its citizens over the age of 65, Pennsylvania has the second highest percentage of seniors in the nation and that number is continually rising. Perhaps even more importantly, the number of Pennsylvania consumers over the age of 75 is increasing at an even faster rate. One-twelfth of Pennsylvania's population is now 75 years of age or older.

Senior citizens are favored targets for many kinds of consumer fraud, especially identity theft, home improvement scams, telemarketing and sweepstakes ploys. Our seniors tend to be more trusting and polite than younger generations. If you have learned that it's rude to hang up on a caller, how do you handle a telemarketing con artist who wants to keep you on the phone? We need to equip our older citizens with the knowledge and resources they need to protect themselves from fraud and to enlist their help to inform others, including local law enforcement.

# AWARE, AVOID, ALERT:

*Our goals for this program are highlighted in the theme:*  
*"Aware, Avoid, Alert."*

#### Aware:

We want to make seniors **AWARE** of the kinds of scams and con artists out there.

#### Avoid:

By educating them, we want to help seniors **AVOID** becoming victims.

#### Alert:

We want to encourage seniors to report any instances of scams or other fraud to **ALERT** their local law enforcement officials.

For more information about our  
Senior Crime  
Prevention University  
program, please contact:

Nicole Savage, Coordinator  
21 South 12<sup>th</sup> Street, 2<sup>nd</sup> floor  
Philadelphia, PA 19107  
215-560-2270

Fax 215-560-2494

[senioruniversity@attorneygeneral.gov](mailto:senioruniversity@attorneygeneral.gov)

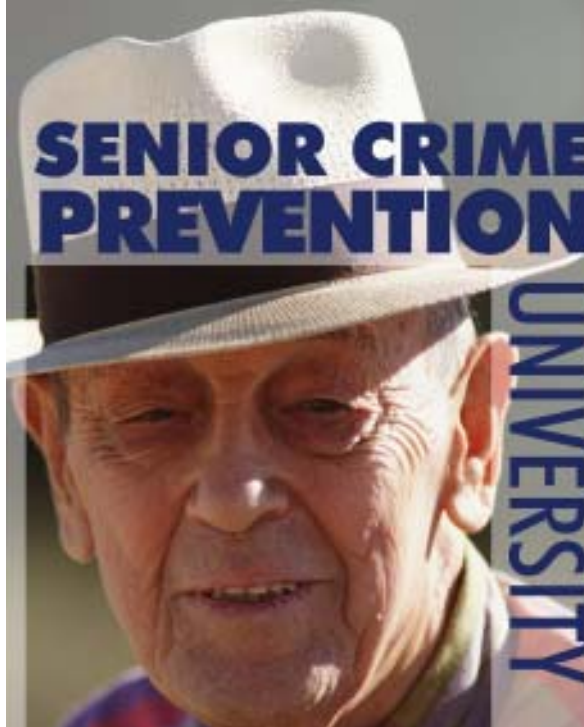
To learn more:

[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

P E N N S Y L V A N I A

**SENIOR CRIME  
PREVENTION**

UNIVERSITY



**JERRY PAPPERT**  
**ATTORNEY GENERAL**

TOLL FREE HOTLINE:

**1-800-441-2555**

## THE ATTORNEY GENERAL'S SENIOR CRIME PREVENTION UNIVERSITY



**Dear  
Pennsylvanians:**

***The best way  
to avoid becoming a victim of  
fraud is to be  
alert to potential  
crimes. In an  
effort to help  
educate senior***

***citizens throughout the Commonwealth on crime prevention, my office created the Attorney General's Senior Crime Prevention University. Our goal is to teach senior citizens in Pennsylvania to be aware of scams, to avoid being a victim and to know where to seek help and information.***

A handwritten signature in blue ink that reads "Gerald J. Pappert".

**Gerald J. Pappert  
Attorney General**

### Simple Tips:

#### Home Improvement

- Always get a contract that includes:
  - The exact price of the work to be done
  - Start and end dates
  - The exact work to be completed
  - The name and address of the contractor
  - A three day right to cancel notice.
- Be suspicious of contractors that list only a PO Box for their address.
- Don't allow contractors to use scare tactics to get you to sign a contract.
- Be suspicious of businesses that offer you discount rates due to left over materials from another job or because you are a senior citizen.
- Get at least three estimates.
- Ask for references and check them.

#### Telemarketing

- Be leary of calls claiming you won a contest you don't remember entering.
- Don't give out credit card information over the phone.
- Legitimate contests don't require you to make a purchase to win a prize.
- Telemarketers must identify themselves and the name of their company up front.
- Also sign up for Pennsylvania's Do Not Call list by calling 1-888-777-3406 or by logging on to [www.nocallsplease.com](http://www.nocallsplease.com).

#### Sweepstakes

- It is a federal criminal offense to sell and traffic in foreign lottery tickets.
- Beware of someone requiring you to pay in advance to get your winnings.
- Be leary of calls claiming you won a contest you don't remember entering.

#### Financial Scams

- Beware of people selling door to door.
- Never sign a contract or sales agreement without reviewing it with someone you trust first.
- Don't give in to high pressure sales tactics.
- Beware of anyone presenting living trusts as the best method to handle your estate.
- Contact your attorney to discuss which is the best option for you.
- Remember the cooling off rule—you have three days to cancel any contract that you sign at home.

***Always check with your local Better  
Business Bureau or the Attorney  
General's Office before entering into  
any business relationship that  
you are wary of.***



A W A R E • A V O I D • A L E R T